



October 7, 2013

Representative Kurt Heise  
Anderson House Office Building  
N-699 House Office Building  
Lansing, MI 48933

RE: House Bill 5050

Dear Representative Heise:

We would like to thank you for the introduction of House Bill 5050 regarding Card Skimming. Card skimming is a faceless crime that affects many financial institutions and residents across the State of Michigan.

Recently, OMNI Community Credit Union was involved in a Card Skimming incident. This incident is still under investigation and no charges have been filed. The card skimming device was placed on our ATM in Oshtemo Township. The individual who put the skimming device onto the ATM was able to do so in about thirty seconds. We believe that the device was on the ATM for roughly twelve hours. So, with 30 seconds of work by the fraudsters: 27 individuals were affected; \$10,000 was out the door.

As a financial institution, fraud intervention is consistently on our mind. We stay up to date with the latest software and equipment that can be provided to prevent these sort of crimes from being committed. However, those who are out to commit these crimes always find a way around the newest technology.

The bill that you have proposed will be a good step forward in reducing the use of these skimming devices, by charging them with a felony as well as possible imprisonment and fines.

Should you require any additional information, please feel free to contact me at (269) 441-1447.

Regards,

Debi Southworth  
Chief Lending Officer  
OMNI Community Credit Union